

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-51 (Cancelled)

1 52. (Currently Amended) A phone card revaluing method for altering the value of
2 a user's phone card by way of an electronic commerce terminal system comprising the steps
3 of:

4 a) detecting whether a phone card has been inserted or swiped in a card
5 reader coupled to said electronic commerce terminal;

6 b) retrieving a plurality of transaction data from said phone card;

7 c) communicating said transaction data to a universal server having access to
8 user identification information and at least one user account from said
9 electronic commerce terminal and retrieving said user identification based on
10 a dynamic identification interchange within ~~the~~said universal server;

11 d) evaluating the validity of said transaction data;

12 e) processing said transaction data and said user identification information;
13 ~~and~~

14 f) identifying said at least one user account based on said user identification
15 information; and

16 fg) transferring funds either i) between said at least one user accounts held
17 by the user or ii) between an said at least one user account held by the user
18 and the said phone card to increase the value of the said phone card, based
19 on the said dynamic identification interchange within the said universal server.

53. (Original) A phone card revaluing method in accordance with claim 52, wherein, after the step of communicating said transaction data to a universal server, the user is prompted to enter a desired revalue amount.

54. (Cancelled)

55-60 (Cancelled)

1 61. (Previously Added) A phone card revaluing method in accordance with claim
2 52, wherein the dynamic identification interchange obtains data to effectuate the transfer of
3 funds.

1 62. (Previously Added) A phone card revaluing method in accordance with claim
2 52, wherein the phone card is substituted for a second form of user identification based on
3 the dynamic identification interchange.